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Annual Report
2002

Saskatchewan
Corrections and
Public Safety

Office of the
Fire Commissioner

Letter of Transmittal

The Honourable Peter Prebble
Minister of Saskatchewan Corrections and Public Safety
Regina, Saskatchewan

Sir:

I am pleased to present the Saskatchewan Fire Commissioner's annual report for the year 2002, as required by *The Fire Prevention Act, 1992*. In addition to the recorded provincial fire losses, this report outlines the branch activities for the last year while identifying future plans and direction.

Last year, Saskatchewan recorded twenty-five deaths and sixty-seven injuries from fire. Regrettably, the number of deaths is significantly greater than the previous year's total of six and greater than our ten-year annual average of twenty. Approximately $49 million in direct property loss was recorded. This is down $5 million from 2001 but greater than the ten-year average of $41 million. Considering the indirect costs are as much as nine times the direct costs, the annual loss is almost half a billion dollars.

Although the overall fire loss trend continues downward, last year's losses reinforce the need for continued emphasis on public fire and life safety education and prevention activities.

The Saskatchewan fire service deserves recognition for its commitment and dedication towards protecting our citizens and reducing our fire losses.

Respectfully submitted

Rick McCullough
Fire Commissioner

INTRODUCTION

The Department of Corrections and Public Safety was formed on April 1, 2002. The Office of the Fire Commissioner (OFC) is part of the new organization's Protection and Emergency Services Division.

The OFC consists of 14 highly qualified individuals who form an outstanding team focused on minimizing Saskatchewan's fire losses. In addition to the Fire Commissioner, there are two Fire Prevention Officer Supervisors; eight Fire Prevention Officers; one Statistician; and two administrative support staff. The head office of the OFC is located in Regina with a branch office in Saskatoon.

The OFC, in accordance with *The Fire Prevention Act, 1992* and Saskatchewan Fire Code Regulations, provides Saskatchewan communities, fire departments, and emergency service organizations with information, education and leadership programs and services to protect people, property and the environment from fire losses.

As prescribed by *The Fire Prevention Act*, this is accomplished through:

- the promotion and encouragement of fire prevention and the protection of life and property against fire;
- the collection and dissemination of information respecting fires in Saskatchewan;
- the keeping of records for all fires occurring in Saskatchewan, including the cause, origin, and circumstances of each fire and other information respecting each fire that the Fire Commissioner considers appropriate;
- the investigation of fires or by causing fires to be investigated and by holding inquiries into any fire when the Fire Commissioner considers it necessary to do so, in order to ascertain the cause, origin and circumstances of the fire;
- the administration and enforcement of the Act and regulations within park land constituted pursuant to *The Parks Act* or a regional park established pursuant to *The Regional Parks Act, 1979;*
- the provision of training courses in fire fighting and prevention; and
- the performance of any other duties that the Minister may direct.

SASKATCHEWAN FIRE LOSSES

Each year approximately 4,000 fires result in an average of twenty deaths, seventy-two injuries and $41million in direct property losses. The downward trend in deaths and injuries over the last 30 years is very encouraging. However, the number of fires and the related dollar loss continues to climb.

In 2002, Saskatchewan recorded twenty-five fire-related deaths or 2.5 per 100,000 people. This number is worse than our ten-year average of 20 per year and worse than the national average, which currently reflects 1.8 fire-related deaths per 100,000 population. There was a decrease in dollar loss last year over 2001 of more than $5 million reaching a total of $49 million for the year. However, this is also considerably greater than the 10-year average of $41 million.

The largest number of fire related fatalities continue to occur in residential occupancies where more than 82% of all deaths are recorded. The major cause of death is attributed to the misuse of smoking materials, which is consistent with most other jurisdictions in North America. As well, the number one cause of fires in the home is still related to cooking. Each of these causes is preventable, calling for greater prevention and public education efforts in order to reduce their occurrence.

The OFC is mandated to promote and encourage fire prevention and the protection of life and property against fire. It also has a mandate to advise and provide recommendations respecting the establishment, administration and the provision of suitable fire protection services, equipment and apparatus for use by fire departments. All activities undertaken by the OFC support the goal of encouraging a self-sufficient fire service in almost every municipality.

The OFC takes the lead role in delivering programs than promote a self-sufficient fire service in every municipality. It is OFC's responsibility to support local fire departments through leadership, education, and resource materials to meet those goals in fire prevention, protection and suppression services.

The primary focus of the OFC activities is to promote and build municipal capacity towards becoming self-sufficient in providing an effective and efficient fire protection system for the "community". To support this focus, resources are directed at the following four major areas within the overall operational program. These are:

1. Fire and Life Safety Education
2. Fire Investigation/Loss Statistics
3. Technical Education Services
4. Fire Service Certification

It is important to note that each of these areas is interdependent within the central activity of Operational Programs.

For example, the reporting of fires focuses upon building "partnerships", where the OFC can rely upon the local fire chief to do specific tasks associated with determining fire cause and origin. The fire incident reporting system is fully dependent upon the local assistant or Fire Chief reporting this information to the OFC. With their cooperation in reporting fires, we can identify and offer quality programs and services based on fire loss statistical analysis that leads to improved public education campaigns, closes training gaps of responders, and identifies improvements to building and fire codes.

Program services are provided to both clients and partners. Programs are offered to clients on a regular basis. Program services are delivered to our partners who assist us in meeting our mandate and fulfilling our roles and responsibilities. Services provided to partners are generally delivered through staff, ensuring that the services delivered focus on established goals of building capacity at the local level.

Our partners include: fire service personnel, local assistants, and municipal administrators, Fire Service Associations, Municipal Associations such as the Saskatchewan Urban Municipalities Association (SUMA), Saskatchewan Association of Rural Municipalities (SARM), the Royal Canadian Mounted Police (RCMP), Insurance Crime Prevention Bureau (ICPB), Saskatchewan Government Insurance Special Investigation Unit (SGI-SIU), First Nations, and others.

FIRE AND LIFE SAFETY EDUCATION

The goal of every fire department in Saskatchewan is to save lives and property from the destructive force of fire. Public fire and life safety education is the single activity with the greatest potential for reducing fire losses. This proactive approach has proven successful from both public safety and economic points of view. Public fire and life safety education is an integral component of each fire department's role in their community.

The OFC takes the lead role in the development and coordination of provincial public education programs. It is our responsibility to support local fire departments through leadership, education and resource materials to enable them to deliver public education programs in their own communities.

The OFC supports the implementation of The Learn Not To Burn® program and Risk Watch™ in schools and through partnerships with communities. These programs have proved successful in reducing fire losses by increasing fire and life safety awareness in the minds of young children. Not only does this contribute to the development of proper behaviour at an early age, it also serves to get the fire safety message into homes to other members of their families.

The OFC has a goal of ensuring a public education contact in every community so that a variety of public education programs are available and ongoing. Currently, more than 250 communities have identified a public education person who can assist with the delivery and promotion of fire safety education programs at the local level.

The OFC held its fourth public fire and life safety education conference at the Echo Valley Conference Centre. The Conference was held Feb 7, 8 and 9, 2003 with 85 participants. This conference provides participants with valuable knowledge and information while providing the motivation necessary to strengthen public fire education programs in their own communities. The OFC is committed to promoting fire prevention programs through this approach.

Fire safety through code enforcement contributes to the prevention and reduction of fire losses. Although "owners" are required to comply with the National Fire Code, municipalities are given powers to ensure requirements are met. The OFC staff works closely with local fire chiefs and municipal officials in carrying out routine fire prevention and safety inspections. Staff also respond to specific or formal complaints lodged by members of the public or others who feel fire safety measures are inadequate in a particular situation.

On a broader basis, the OFC regularly delivers presentations to a variety of audiences on fire safety issues. It also has a full range of brochures, pamphlets and fire safety videos, which are available to assist in the delivery of local fire prevention campaigns and to members of the public.

The OFC provides support to fire departments in the provision of fire safety education in local communities. In 2002 the OFC supported the National Fire Prevention Week campaign which promoted fire safety in the home. The theme was "Team Up For Fire Safety". The focus was on electrical and cooking safety as well as maintenance of smoke alarms and exit drills in the home.

More than 200 Public Education contacts in communities across the province have been identified. A "subscription" form was placed on the OFC web site to allow Public Education contacts to identify themselves and to be added to the e-mailing list for public education activities available from the OFC. As other programs are delivered, Fire Prevention Officers will identify and add contacts as well.

Programs that Public Education contacts currently deliver locally have been identified and produced in document form so that this information can be shared with all Public Education Contacts who may then consider implementing similar programs within their community. Contact with Public Education Contacts is maintained and program information provided to them. Additionally, public education initiatives are showcased at the OFC Annual Public Educator's Conference.

To support Public Educators, printed and educational materials that are compatible for web-based distribution have been identified. Over the 2003/2004 year, the materials will be collected, reviewed and the web site developed for presentation ideas.

The Fire Prevention Week Theme was established "Team Up for Fire Safety". Initial planning and review of past programs was conducted in May-June 2002. Program materials were developed, letters, information packages and colouring contest and poster contest materials were designed, developed and placed on the web site. Program materials were sent to schools and public education contacts via e-mail or mail. Media releases were scheduled for release in October. 2,806 entries from 66 schools were received. Poster and colouring contest judging occurred in November with prizes awarded in December (before Christmas). Evaluation material was collected over the final quarter for review and to assist in development of the 2003/2004 Fire Prevention Week program.

A meeting and presentation to Saskatchewan Urban Native Teachers Education Program (SUNTEP) was conducted. Similar meetings were held with the Aboriginal Government Employees Network (AGEN) and Saskatchewan Indian Federated College (SIFC) in October. The meetings presented information to First Nation's educators and groups regarding Risk Watch and the availability of resources and program assistance in fire and life safety education.

A provincial government department working group with representatives from Health, CPS, Learning, Justice and Labour was formed in January to encourage an interdepartmental approach to the community-based model used by Risk Watch. Meetings have been held to determine roles and responsibilities and terms of reference for the group to take back to their respective departments for the Deputy Ministers Forum.

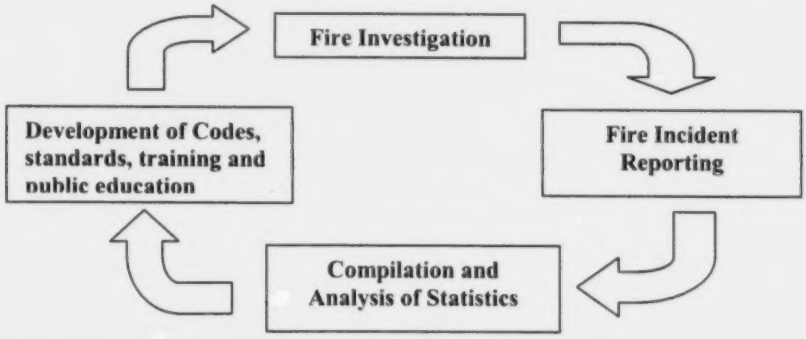
FIRE INVESTIGATION

Each year, significant OFC program resources are dedicated to the investigation of fires in order to determine the origin, cause and circumstances surrounding the fire. As a matter of priority, the OFC investigates those fires involving deaths, injuries, where suspicious circumstances are reported and where the fire involves a provincially owned, leased or occupied property. Staff also assist the local fire chief with fire investigations upon request.

In 2002, the OFC staff was directly involved in eighty-seven fire investigations. Many of these investigations were in conjunction with other agencies including insurance companies, police departments and others with a vested interest in determining the cause of fires and finding ways to eliminate them.

Fire investigation and the accurate listing of cause, origin and circumstances is fundamental to the protection of lives and property from the devastation of fire. It is through an efficient and accurate determination of the cause, origin, and circumstances that future fire incidents can be avoided. Proper fire cause, origin and circumstance determination is also essential for the meaningful compilation of fire statistics as depicted by the following model. Accurate statistics form part of the basis of continued

improvements for fire prevention codes, standards, training, and public education programs.


Fire Investigation
Fire Incident Reporting
Compilation and Analysis of Statistics
Development of Codes, standards, training and public education

The OFC takes the lead role in the development and advancement of Fire Investigation, Fire Incident Reporting, and Compilation/Analysis of Fire Incident Statistics.

The OFC has a goal to improve capabilities of gathering, storing and distributing fire incident information, including rationalizing incident reporting with the Canadian Code Structure (CCS).

A Fire Reporting and Investigation presentation was made to the Saskatchewan Association of Fire Chiefs (SAFC) Conference in April 2002. Evaluation of regional seminars of fire incident reporting during 2002 were conducted to identify where regions may have been missed and regional seminars scheduled at Gravelbourg, Wakaw, Oxbow and Langenburg.

Policy on follow-ups to fire reports was completed April 2002 and the program implemented.

The initial Fire Investigation workshop was held at Echo Valley in March 2002, with four additional workshops held in Fort San, Kindersley, Lakeland, and Humboldt.

A second phase workshop was developed and presented in March 2003 at Echo Valley. Demand will be evaluated to determine regions/communities with consistent attendance and improvement in "quality" of loss reports. One hundred fifty-one fire service personnel have attended the workshops.

A Phase 1 Fire Investigators training course was presented in May 2002 at the Saskatchewan Police College. A mentoring program was established to assist students gain field experience. Phase 2 of this professional development course is to be delivered in May 2003. Phase 3 will be developed in 2003/2004.

A smoke alarm profile and casualty behaviour report was finalized in April-May 2002 to track specific and detailed information on smoke alarms and human behaviour in a fire.

TECHNICAL EDUCATION SERVICES

Regulatory activities aid in the reduction of loss of lives and property by fire and reduce the impact of a fire loss suffered by a municipality. By promoting and encouraging fire inspection and enforcement programs at the local level, and by providing municipal authorities the tools to conduct these programs, municipalities become more self-sufficient in providing regulatory services and effectively eliminate hazards and risks within the community

The primary focus of technical education services is to assist fire departments and municipalities in delivering effective and efficient fire prevention and protection programs for their community.

The OFC staff provides detailed information on available prevention and protection programs through direct contact as well as a variety of tools posted on the website. These tools include a Local Assistants' Handbook that contains a range of reference material to assist with establishment and delivery of protection services. It addresses the basic administration and organization needs of a fire department, suggests public education prevention activities, and assists with risk assessment, risk management, and emergency planning. It also covers fire inspections related to code enforcement, interpretation of *The Fire Prevention Act* and its regulations and outlines steps for fire investigation and reporting of fire losses as well as other valuable, related information.

In 2002, the OFC continued delivery of a series of informational seminars designed to provide municipal authorities an overview of the roles and responsibilities of those individuals and agencies who deliver fire prevention, protection, suppression and public education services to their community.

The OFC also assisted with Master Planning for several communities by analyzing Fire Department Management, supporting and encouraging Self-Evaluation and promoting Regionalization.

The OFC also completed Information Surveys to help Municipal Fire Departments carry out their own Risk Assessment and Management programs.

In April 2002 the Self-Evaluation program was introduced at the Saskatchewan Association of Fire Chiefs Conference and the program was distributed to communities interested in conducting self-evaluation of their fire protection services. The manual was also placed on the OFC web site.

A two-day basic inspection-training workshop was developed and finalized with initial delivery conducted in the last two quarters of 2002/2003. A series of inspection workshops were developed to deliver the workshop on a regional basis to fire departments to assist them in conducting inspections. Five workshops were conducted with more than 50 participants.

A list of technical and code-related issues was developed based upon calls received and interests identified across the province by the fire service. Feedback from the inspection workshops also identified topics where fire departments wanted assistance in interpretation or advice on enforcement/application of the regulations. A technical bulletin on each identified topic item was prepared and placed on the web site.

A workshop was held at the SUMA Convention to discuss OFC programs and services available and to encourage municipal application under the Emergency Services Telecommunication Program.

A model for the development of area-wide fire services was explored through survey and examination of existing regional services in the province. This is still under development.

Three joint information sessions were held in cooperation with Saskatchewan Environment, Saskatchewan Emergency Planning and the Office of the Fire Commissioner to meet with municipal authorities in the forestry "buffer" zone to address municipal preparedness for the upcoming forest and wildland fire season. Sessions were held in Preeceville (March 29), Meadow Lake (April 5) and Prince Albert (April 15). OFC staff was also involved in assisting Sask Environment develop a fire-fighter training course to be delivered in the 2003/2004 year.

The expansion of Sask911 continued with service available to most citizens of the province, which is having a positive influence on the Emergency Services Telecommunications Program. Last year, $275,000 was accessed for new telecommunication equipment purchases and upgrades for fire departments.

Promoting greater regional cooperation and resource sharing will allow municipalities to deliver services that they otherwise could not afford to deliver. Supporting efforts to develop and organize a volunteer structure within each municipality and/or region will do this. Such efforts are needed in order to secure a large and broad enough volunteer base to develop community support in the delivery of fire prevention and education programs.

The OFC will continue to focus on developing inventories of fire protection equipment and collecting information on response capabilities, to provide accurate and up-to-date information to municipalities and potential regions on local needs and capacities.

The OFC is also obliged to develop, publicize and support the basic standards for the delivery of fire services in the province. This includes response training, departmental operational requirements and public educational prevention programs such as the Learn Not To Burn® program and Risk Watch™.

The OFC will continue to work with communities, businesses, emergency response agencies and associations throughout the province to ensure a high degree of cooperation exists for the common purpose of reducing fire losses. Areas of co-operation in fire prevention, public education and fire investigation are being expanded. The OFC will provide leadership and direction to local authorities placing greater emphasis in the areas

of public education and training. Training local assistants to provide fire prevention and education programs within their own community will be further addressed in 2003.

Future emphasis of the OFC programs will be in the direction of building capacity at the local level. Support to local fire chiefs and municipal officials in the promotion of their own fire protection programs will be expanded. This approach is in support of the OFC's ongoing commitment to build a more locally autonomous fire service delivery structure by maintaining its policies of non-intervention in areas of municipal services and allowing issues to be resolved through existing non-provincial mechanisms.

FIRE SERVICE CERTIFICATION

To support fire service training, a network of adjunct fire service instructors has been established to meet the demand for ongoing training needs. The OFC focuses its resources in the certification of fire service members through both a provincial and internationally recognized evaluation system. The International Fire Service Accreditation Congress (IFSAC) has accredited the OFC to certify emergency responders in several areas. This allows for the issuing of certificates in a number of program areas that are consistent with internationally recognized, professional qualification standards. The OFC provides an Evaluation and Certification Guide (ECG) for all fire department members, which describes the Saskatchewan fire service certification system.

Fire Service Certification programs consist of:

- maintenance of the ECG and accredited standards
- development of the process for certification related to recognized standards
- ongoing establishment of policy on certification
- expansion, validation and maintenance of the evaluation system (exam bank and practical Job Performance Requirement (JPR) evaluations)
- application to IFSAC for additional program areas
- conformance to the rules for certification under IFSAC
- co-ordination of continued qualification for certified persons
- co-ordination and scheduling of certification programs
- coordination of site visits and administrative reviews by accreditation entities.
- development of informational packages and seminars on certification.

Train the Trainer Program

The fire service instructor's database was updated to ensure qualified instructors are identified. The database was used to identify qualified instructors interested in becoming assistant evaluators with the OFC. This interest was determined by survey.

The Saskatchewan Volunteer Fire Fighters Association (SVFFA) was provided a training package for Fire Service Instructor in the first quarter. Assistance of the OFC staff was provided to the SVFFA at their spring training session.

The Humboldt regional training group presented a business plan in July and identified their long-term plan for development of regional training. To assist in advancing their programs they requested and received a set of Fire Fighter phase 1 videos and a vehicle extrication-training program from the OFC.

Meadow Lake formed a regional training group and was provided a complete NFPA 1001 Training package for basic fire fighter training and a vehicle extrication-training program to assist them in implementing regional training.

Regional training groups in Davidson, Melville and Estevan have had ongoing discussions with the OFC in developing regional training in these areas. The OFC will continue discussions and assist where possible to help communities implement regional training groups.

Over the 2002/2003 year 17 Certification Programs covering 10 Fire Fighter Standards were conducted with 119 fire fighters certified.

Support of training and certification

A certification process was designed and an examination bank developed to allow for the certification of fire fighters as Fire Inspectors. Application was made to the International Fire Service Accreditation Congress and the OFC received accreditation for this program.

In 2002, the OFC provided certification to a number of fire service personnel. Six persons were certified under NFPA Standard 1035, *Public Fire and Life Safety Educator;* forty-six persons under NFPA Standard 1001, *Professional Qualifications for Fire Fighters*; thirty-two persons under NFPA Standard 1041, *Fire Service Instructor*; three persons under the NFPA Standard 1033, *Fire Investigator; and* fifty-one persons under NFPA 472, *Awareness and Operations.* The demand for certification for the fire service continues to grow as more people recognize the merits of formal recognition for their accomplishments and as the requirement to meet recognized standards increase.

In 2002 the OFC continued to certify members of the Emergency Services Training Institute (ESTI) located in Martensville. The graduates of this fire fighter pre-employment program have met the necessary National Fire Protection Association (NFPA) fire fighter professional qualification standards.

PROGRAM SUPPORT

The program support area provides a variety of services to fire chiefs, municipalities, government departments, fire departments, members of the public and other agencies and parties interested in reducing fire losses.

The OFC maintains and analyzes records of all fire losses. Ongoing statistical analysis is conducted and information maintained regarding the number of fires, deaths, injuries and cause and circumstances surrounding each fire. The information gathered from fire

reports assists in the development of a variety of programs related to fire safety. These include fire-safe products such as, flame resistant children's pyjamas, child resistant lighters, flame resistant tent materials, and flame resistant carpeting. This information also supports the development of new fire safety legislation and regulations for building and fire code changes, training programs for fire fighters and fire prevention education programs for the public. Each of these areas ultimately contributes to the reduction of fire losses.

The fire loss information is widely distributed and is being used nationally, provincially and locally to help identify ways to limit fire losses. This information also serves to support inquiries from provincial and federal government departments, fire departments, news media, insurance personnel, police and other interested parties

To support the training and education of emergency responders, the OFC ensures that student certification records are maintained for all fire-fighters tested by the OFC.

The OFC maintains a lending library of videos on fire prevention and education for all ages and interest groups. Video packages are loaned to a variety of government departments, fire departments and other agencies on a regular basis. As well, complete technical reference libraries are updated and maintained for use by members of the public, architects, engineers, designers, contractors and staff.

The Fire Commissioner's newsletter, published four times a year, focuses on the delivery of messages related to specific fire hazards associated with each season and associated winter, spring, summer and fall activities. The newsletter identifies topics of current interest to the fire service and serves to announce upcoming seminars, workshops and conferences as well as delivering fire safety messages. It also serves as a tool for various fire service associations to reach their members with information regarding their activities.

PARTNERSHIPS

The OFC relies on partnerships to assist with the delivery of effective province-wide fire protection and prevention programs. These cooperative efforts help get the public, local organizations and other stakeholders more involved in fire prevention and safety efforts. Such partnerships are critical to the future delivery of OFC services and programs. Strengthening existing partnerships and building new ones provides opportunities to lower costs, reach new clients, sustain existing programs and improve services.

The OFC provides ongoing support to associations including the Saskatchewan Association of Fire Chiefs, the Saskatchewan Volunteer Fire Fighters Association and the Saskatchewan Chapter of the International Association of Arson Investigators. This is accomplished through involvement in regional and annual meetings, by providing materials and staff to assist the associations in training program delivery and by providing technical services and support as required.

Additionally, the OFC maintains its working relationship with the Royal Canadian Mounted Police, local police services and insurance companies by providing training and technical assistance in the investigation of fires.

FUTURE DIRECTIONS

As part of the government department responsible for delivering protection and emergency services, the OFC is involved in developing the integrated, responsive programs and services needed to respond to changing public demands and circumstances.

At present, the direction of the OFC is to:

- Provide advice and direction to fire authorities.
- Support fire officials through continued advisory services and training, particularly in the areas of plan review, inspections and investigations.
- Provide province-wide administration, including the compilation and dissemination of information on fires in Saskatchewan.
- Promote appropriate levels of fire services and fire safety province wide through training and education activities that improve the knowledge and awareness of local and regional fire authorities and the public.
- Support a more independent local fire services delivery structure.

The OFC will provide information on the needs and capacities of the various municipalities that will assist in developing the frameworks for greater inter-municipal co-operation. This will include discussions on regionalization that help to work out inter-municipal agreements and provide information and guidance through the Fire Service Joint Council (FSJC) in its efforts to develop a regionalized fire system with a strong volunteer support base, and, developing a more integrated approach for emergency management.

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Table 1: Fire Losses by Fixed Property Use

	# Fires	Total $ Loss	# Injuries	# Deaths
Agricultural products storage – unclassified.	1			
Airport passenger terminal.	1			
Amusement centre. Excludes bowling and billiard.	3	250		
Amusement, recreation place – unclassified.	4	10,200		
Animal barn, cattle, pigs, horses, dog kennels/other livestock.	17	1,149,000		
Any level of government office. Excludes post office.	1			
Apartment, tenement, flat – 1 or 2 unit with business.	6	266,666	4	2
Apartment, tenement, flat – 1 or 2 unit without business.	9	126,000		
Apartment, tenement, flat – 3 to 20 unit with business.	16	41,000	1	
Apartment, tenement, flat – 3 to 20 unit without business.	93	259,363	9	2
Apartment, tenement, flat – 20+ units.	30	1,077,705	1	
Apartment, tenement, flat – unclassified.	6	15,262	1	
Arena, stadium, amusement/entertainment tent.	2			
Automobile. Includes cars and ambulance.	414	1,742,667		2
BBQ (outside).	6			
Ballroom, gymnasium, dance hall and community hall.	1			
Bank.	2			
Barn storage. Excludes silo, and animal barn.	9	35,500		
Basic iron and steel manufacture.	1			
Brush and grass on open land, field. Excludes forests.	590	761,948	6	
Buildings under construction.	1			
Bunkhouse and workers' barracks.	1	2,000		
Bus, trackless trolley.	4	16,403		
Bus, truck and fleet, automobile dealer and taxi cab.	1			
Business and personal services facility – miscellaneous.	6	68,500	1	
Camping trailer (tent trailer).	4	7,428		
Chemical, biological laboratory.	1			
Children's playhouse.	1			
Church, chapel.	5	615,000		
Church, hall.	3	80,000		
Clinic/infirmary. Excludes medical office building.	1	87,150		
Clothing store, sale of wearing apparel.	1			
College, university.	1			

	# Fires	Total $ Loss	# Injuries	# Deaths
Communications – unclassified.	1	5,000		
Construction equipment Excludes crane, grader.	2	47,000		
Country club. Includes country club facilities.	1			
Cow/cattle/pig production. Excludes milk processing.	4	2,142,585		
Crops, orchards, straw stacks and hay stacks or bales.	73	391,770		
Department, variety store – unclassified.	1			
Drive-in lunchroom.	2			
Dwelling, farm (1-family).	1			
Dwelling, farm (2-family).	1			
Dwelling, one- and two-family – unclassified.	7	45,000		
Dwelling, seasonal use – in season (1-family).	3	33,000		
Dwelling, year-round use (1-family).	478	10,083,360	27	15
Dwelling, year-round use (2-family).	13	395,000	2	
Education facility – unclassified.	1			
Electric light and power distribution system.	9	8,250		
Elementary school. Includes combined kindergarten.	10			
Elevators, grain, commercial.	4	1,113,000	1	
Farm facility – unclassified.	13	842,500		
Farm tractor and equipment, grain dryer, harvester, etc.	169	2,950,536		
Fences, poles, railroad ties.	11	4,210		
Flammable liquids/gases/petroleum products – unclassified.	1			
Flammable liquid, chemical tank truck.	1			
Flammable liquids tank storage. No refinery tankage.	4			
Florist shop, greenhouse.	4	3,900		
Food Processing – unclassified.	3	50,000		
Food or Beverage Establishment – unclassified.	2			
Forest, standing timber.	41	81,710		
Freight, box, tank, hopper, container, etc.	1	10,000		
Furniture, fixture, bedding manufacture.	1	100		
Furniture. Excludes general warehouse.	1	77,695		
General auto parking garage. Excludes repair shops.	1			
General business office.	4	220,050		
General hospital.	3	6,250		
General maintenance shop (aircraft and railroad repair).	1	55,000		

	# Fires	Total $ Loss	# Injuries	# Deaths
General truck. Non-flammable cargo,tow,grain,jeep,mail,van.	293	1,931,276	2	
Grain mill products manufacturing.	9	13,250,000		
Ground transport vehicle – unclassified.	19	87,945		
Groundskeeping equipment – lawnmowers, irrigation equipment.	2	9,000		
Hardware store.	2	7,800		
High school. Includes combinations.	5	306,000		
Home for the aged – unclassified.	2	5,000	1	
Home for the aged with nursing staff.	3	1,500		
Home for the aged without nursing staff.	1			
Hotel, inn, lodge – unclassified.	1			
Hotel, inn, lodge – year round use.	7	138,000		
Ice rink (excluding outside rink), curling rink.	2	3,500		
Individual residential parking in one-storey garages.	75	573,880		
Industrial manufacturing properties – unclassified.	4	5,000		
Industrial truck, forklift, streetsweeper, garbage, skidder, gravel.	7	90,570		
Jail, municipal or provincial.	1	1,000		
Junior high school.	2			
LP gas cylinders.	1	35,000		
Large variety store.	1			
Laundry (self-serve).	2	102,000	2	
Livestock storage.	2	18,000		
Loose or bagged processed foods. No bulk animal feeds.	1			
Machinery manufacturing. No electrical machinery and appliances.	2	6,000		
Mall. Includes only the common public area.	2			
Marinas boat/ship storage. No yacht club buildings.	1	500		
Market, grocery stores.	2			
Medical, health, research or scientific office.	1	132,500		
Mercantile miscellaneous – unclassified.	8	176,999		
Metal, machinery, electrical appliance – unclassified.	1			
Miscellaneous – unclassified.	174	11,585		
Mobile home, trailer – unclassified.	2	19,973		
Mobile home.	26	553,905	2	3

	# Fires	Total $ Loss	# Injuries	# Deaths
Motor hotel, motel – 3 to 20 units.	1	5,000		
Motor home, camperized van.	13	104,660	1	
Motor vehicle repair garage/paint shop. No car washing.	3	27,012		
Motor vehicles, boats, sales and service – unclassified.	1	10,000		
Motorcraft (20m and under over-all length). No outboards.	1	10,000		
Motorcycle.	2	14,000		
Museum, art gallery, library – unclassified.	1	100		
Music store.	1			
Newspaper box.	1			
Office – unclassified.	2	200,000		
Outbuildings – unclassified.	36	836,371	1	
Outdoor property – unclassified.	24	6,500		
Paints and varnishes.	1			
Paper and paper products storage, paper recycling bins.	2			
Pet store, animal hospital. Includes kennels.	1	1,800		
Petroleum/gas well with accompanying reservoir and batteries, etc.	3	20,000		
Photographic supply sales and still picture studios.	1	6,000		
Plastic material manufacture.	1			
Players box.	2	6,000		
Post office. Includes all postal handling facilities.	2			
Poultry, egg production.	1	350,000		
Prison, jail, reformatory – unclassified.	1			
Privy (outhouse).	4	1,000		
Public service station. Excludes marine service.	1			
Rail transport vehicle and equipment – unclassified.	2			
Railway yard.	1			
Repair shop, laundry, dry cleaner – unclassified.	3	305,500		
Residential miscellaneous – unclassified.	4			
Restaurant.	17	414,916		
Rooming, boarding, lodging house – 4 to 8 roomers.	1			
Rooming, boarding, lodging house – unclassified.	1			
Sawmill, planing mill, wood products mill.	5	200,000		
Scrap and junkyards.	1	2,000		

	# Fires	Total $ Loss	# Injuries	# Deaths
Semi-trailer truck.	25	446,870	1	1
Shed. Includes implement shed.	55	1,575,032	1	
Silo on farm. Excludes bulk storage of grain.	6	25,895		
Slaughtering, preparation, preserving of meat/poultry.	2	160,000		
Small variety store.	2			
Snowmobile.	2	3,600		
Special Vehicle – unclassified.	15	578,100		
Specialty food store.	1	3,000		
Stone, slate, clay, gravel, sand quarry or pit.	1			
Storage properties – unclassified.	8	200,000		
Storm and weather, bomb or fallout shelter.	1	7,500		
Supermarket.	3			
Swimming facility.	2			
Telephone booth.	1			
Trash and rubbish. Excludes industrial facilities.	702	318,864		
Travel trailer, holiday trailer.	5	10,942		
Trees, shrubs. Includes individual trees only.	28			
Unknown property class – not reported.	1			
Utility – unclassified.	6	2,080		
Vacant property, without contents, or condemned.	9	5,000		
Vehicle and non-motorized hauling vehicle.	5	20,250	1	
Vehicles storage – unclassified.	1			
Vehicles and related equipment – unclassified.	1			
Warehouse.	5	440,000	2	
Watch and clock manufacturing.	1	150,000		
Water supply system and pump house.	2	15,000		
Watercraft – unclassified.	1	14,000		
Wood products.	2	2,500		
Wood, furniture, paper and products – unclassified.	4			
Wood, furniture, paper, printing – unclassified.	2	5,000		
Wood, cork products manufacture (not containers).	1			
Total	**3816**	**$48,899,381**	**67**	**25**

Figure A: Most Frequent Property Classes Involving Fire Losses

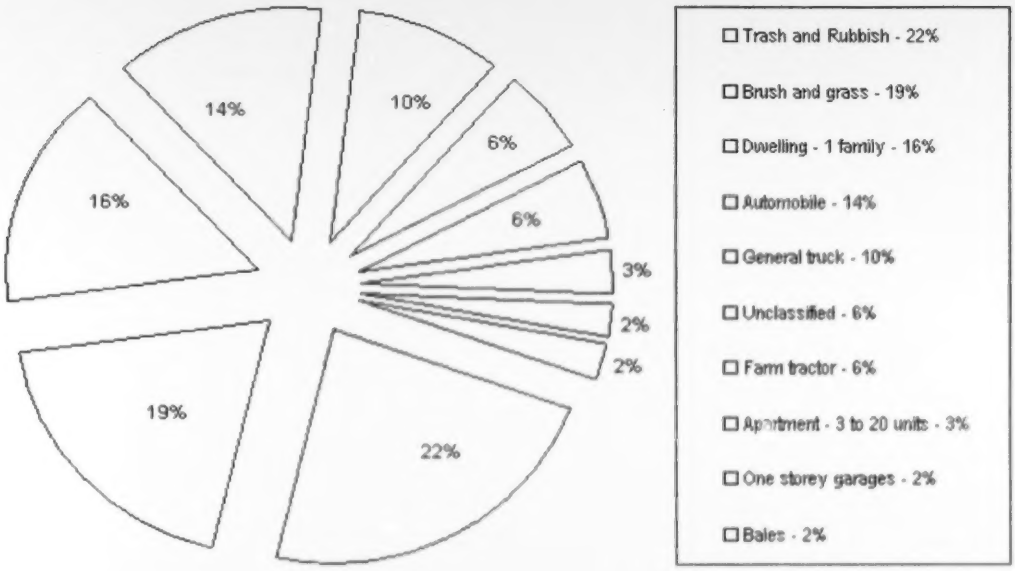
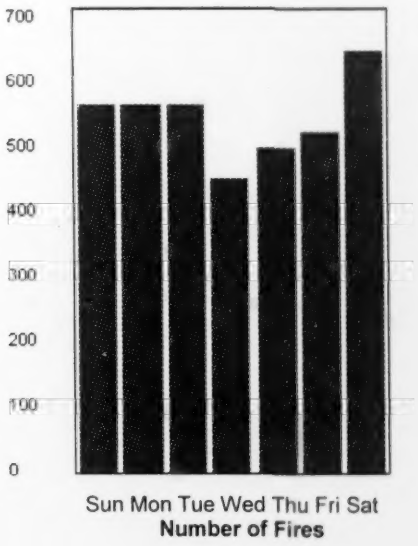


Figure B: Losses by Day of Week



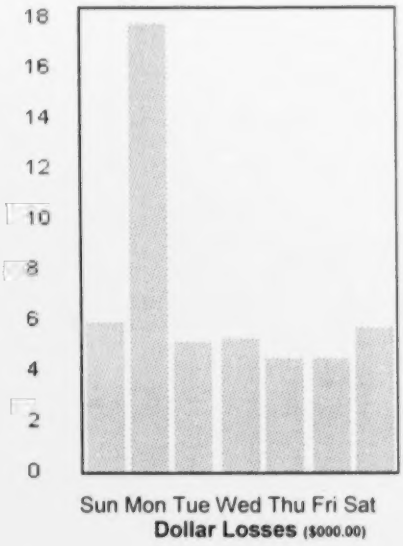
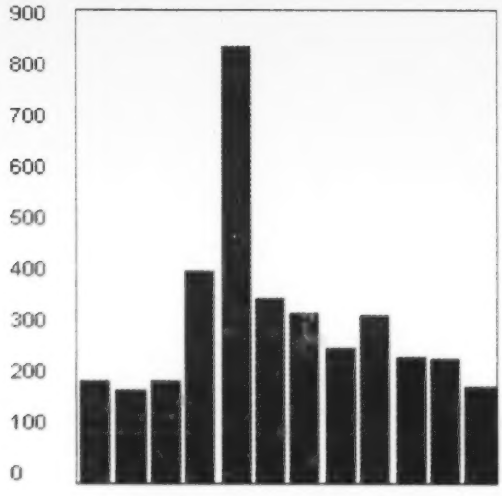


Figure C: Losses by Month



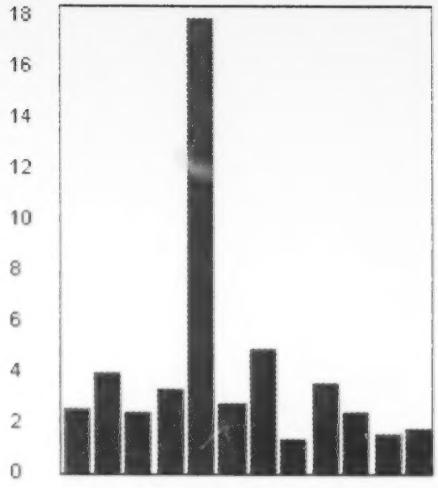


Table 2: Fatalities by Sex and Age

	Age in Years										
	0-5	6-10	11-16	17-20	21-25	26-35	36-45	46-55	56-65	over 65	Total
Female			2			3		3		2	10
Male				2		4	3	1	2	3	15
All	0	0	2	2	0	7	3	4	2	5	**25**

Table 3: Injuries by Sex and Age

	Age in Years										
	0-5	6-10	11-16	17-20	21-25	26-35	36-45	46-55	56-65	over 65	Total
Female	2	4		5	2	2	6	2	1		24
Male	2		2	4	5	5	13	7	2	3	43
All	4	4	2	9	7	7	19	9	3	3	**67**

Table 4: Casualties by Time of Day

			Fire Deaths		Injuries	
Time Periods	**# of fires**	**%**	**# of fires**	**%**	**# of fires**	**%**
10:30pm – 6:29am	916	24.0	13	52.0	23	34.3
6:30am – 2:29pm	1015	26.6	5	20.0	18	26.9
2:30pm – 10:29pm	1631	42.7	5	20.0	26	38.8
Time not Reported	254	6.7	2	8.0	0	0
Total	**3816**	**100**	**25**	**100**	**67**	**100**

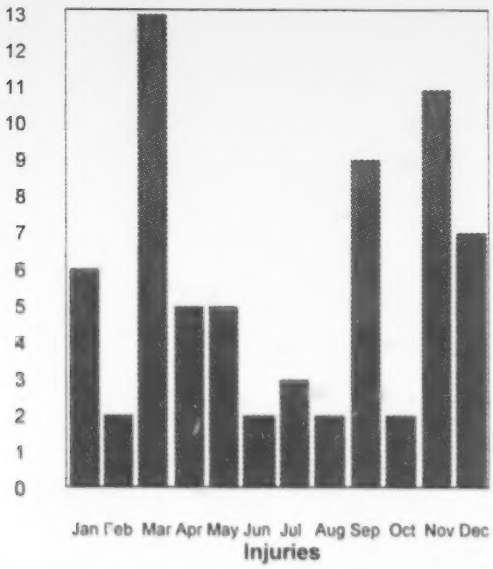
Table 5: Fire Fatalities by Act or Omission

Act or omission – cannot be determined.	6
Automobile collision.	1
Human failing - for example candle left burning.	2
Human failing – unclassfied.	1
Mechanical, electrical failure, malfunction – unclassfied.	1
Mechanical, electrical failure, malfunction – undetermined.	1
Misuse of source of ignition – unclassified.	2
Other installation deficiency.	2
Other road vehicle collision.	1
Smoker's material.	8
Total	**25**

Table 6: Fire Fatalities by Fixed Property Use

Apartment, tenement, flat – 1 or 2 unit with business.	2
Apartment, tenement, flat – 3 to 20 unit without business.	2
Automobile. Includes cars and ambulance.	2
Dwelling, year-round use (1-family).	15
Mobile home.	3
Semi-trailer truck.	1
Total	**25**

Figure D: Injuries and Fatalities by Month



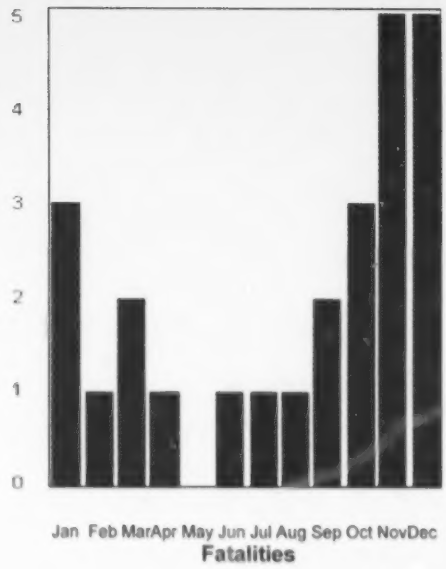


Table 7: Fire Injuries by Act or Omission

	Minor Injury	Light Injury	Serious Injury	Total
Act or omission – cannot be determined.	4		8	12
Asleep – no suspected use of alcohol/drugs/medication.	1			1
Child playing with.	4		1	5
Combustible placed too close to heat.	2			2
Construction/design/installation deficiency – unclassified.	1			1
Distracted, preoccupied.		1		1
Electrical short circuit/overloaded extension cord/failure.	2			2
Human failing - for example candle left burning.		1		1
Human failing – unclassified.	3			3
Ignorance of hazard.	2	1		3
Improper fuelling technique.		1		1
Inadequate control of open fire.		1		1
Incendiary.	3	1		4
Mechanical, electrical failure, malfunction – unclassified.		1		1
Mechanical, electrical failure, malfunction – undetermined.	5	2		7
Misuse of source of ignition – unclassified.	2		1	3
Overheated cooking oil, grease, wax.	3	1		4
Part failure, leak, break.			1	1
Smoker's material.	1	4	2	7

	Minor Injury	Light Injury	Serious Injury	Total
Suspected impairment by use of alcohol/drugs/medication.	1			1
Suspicious.	2			2
Torch too close to.		3		3
Welding or cutting too close to.	1			1
Total	**37**	**17**	**13**	**67**

Table 8: Injuries by Fixed Property Use

	Minor Injury	Light Injury	Serious Injury	Total
Apartment, tenement, flat – 1 or 2 unit with business.	1		3	4
Apartment, tenement, flat – 3 to 20 unit with business.	1			1
Apartment, tenement, flat – 3 to 20 unit without business.	5	1	3	9
Apartment, tenement, flat – 20+ units.	1			1
Apartment, tenement, flat – unclassified.	1			1
Brush and grass on open land, field. Excludes forests.	2	4		6
Business and personal services facility miscellaneous.	1			1
Dwelling, year-round use (1-family).	15	8	4	27
Dwelling, year-round use (2-family).	2			2
Elevators, grain, commercial.	1			1
General truck. Non-flammable cargo, tow, grain, jeep, mail, van.	1	1		2
Home for the aged – unclassified.	1			1
Laundry (self-serve).	2			2
Mobile home.	1		1	2
Motor home, camperized van.		1		1
Outbuildings – unclassified.			1	1
Semi-trailer truck.		1		1
Shed. Includes implement shed.			1	1
Vehicle and non-motorized hauling vehicle.		1		1
Warehouse.	2			2
Total	**37**	**17**	**13**	**67**

Table 9: Fire Fatalities by Ignition Scenario

Source	Material	Act/Omission	Property Class	# Deaths
Appliances and equipment – unclassified.	Clothing, textiles – unclassified. Excludes paper clothing.	Mechanical, electrical failure, malfunction – unclassified.	Dwelling, year-round use (1-family).	1
Candle, taper.	Drapery. Includes curtain, blind, tapestry.	Human failing - for example candle left burning.	Dwelling, year-round use (1-family).	1
Candle, taper.	Paper decoration. Includes napkin, tablecloth, clothing, costume.	Human failing - for example candle left burning.	Dwelling, year-round use (1-family).	1
Electrical distribution equipment – unclassified.	Material first ignited – unclassified.	Misuse of source of ignition – unclassified.	Dwelling, year-round use (1-family).	2
Igniting object – cannot be determined.	Material first ignited – cannot be determined.	Act or omission – cannot be determined.	Apartment, tenement, flat – 1 or 2 unit with business.	4
Igniting object – cannot be determined.	Material first ignited – cannot be determined.	Act or omission – cannot be determined.	Dwelling, year-round use (1-family).	1
Igniting object – cannot be determined.	Material first ignited – cannot be determined.	Act or omission – cannot be determined.	Mobile home.	1
Igniting object – cannot be determined.	Material first ignited – cannot be determined.	Automobile collision.	Automobile. Includes cars and ambulance.	1
Internal combustion engine. Includes exhaust system.	Diesel.	Other road vehicle collision.	Semi-trailer truck.	1
Internal combustion engine. Includes exhaust system.	Gasoline.	Mechanical, electrical failure, malfunction – undetermined.	Automobile. Includes cars and ambulance.	1
Match/lighter can not be determined	Paper, packing material. Includes shredded paper.	Human failing – unclassified.	Dwelling, year-round use (1-family).	1
Smoker's material – cigarette	Bedding. Includes blanket, sheet, comforter, eiderdown, heating pad.	Smoker's material.	Mobile home.	1
Smoker's material – cigarette	Furniture (upholstered). Includes chesterfield, sofa, davenport, couch.	Smoker's material.	Mobile home.	1
Smoker's material – cigarette	Material first ignited – cannot be determined.	Smoker's material.	Dwelling, year-round use (1-family).	3
Smoker's material – cigarette	Paper, packing material. Includes shredded paper.	Smoker's material.	Dwelling, year-round use (1-family).	2
Smoker's material – match	Furniture (upholstered). Includes chesterfield, sofa, davenport, couch.	Smoker's material.	Dwelling, year-round use (1-family).	1
Stationary space heater.	Floor covering: carpet, rug.	Other installation deficiency.	Dwelling, year-round use (1-family).	2
			Total	**25**

Table 10: Action/Condition of Fatality

Asleep at time of fire.	8
Awake and no physical/mental impairment at time of fire.	3
Bedridden or other physical handicap.	1
Condition of Casualty – unclassified.	1
Condition of Casualty – unknown.	9
Impairment by alcohol, drugs or medication.	3
Total	**25**

Figure E: Trends in Fatalities and Injuries

Figure F: 10 Year Average Fatalities and Injuries

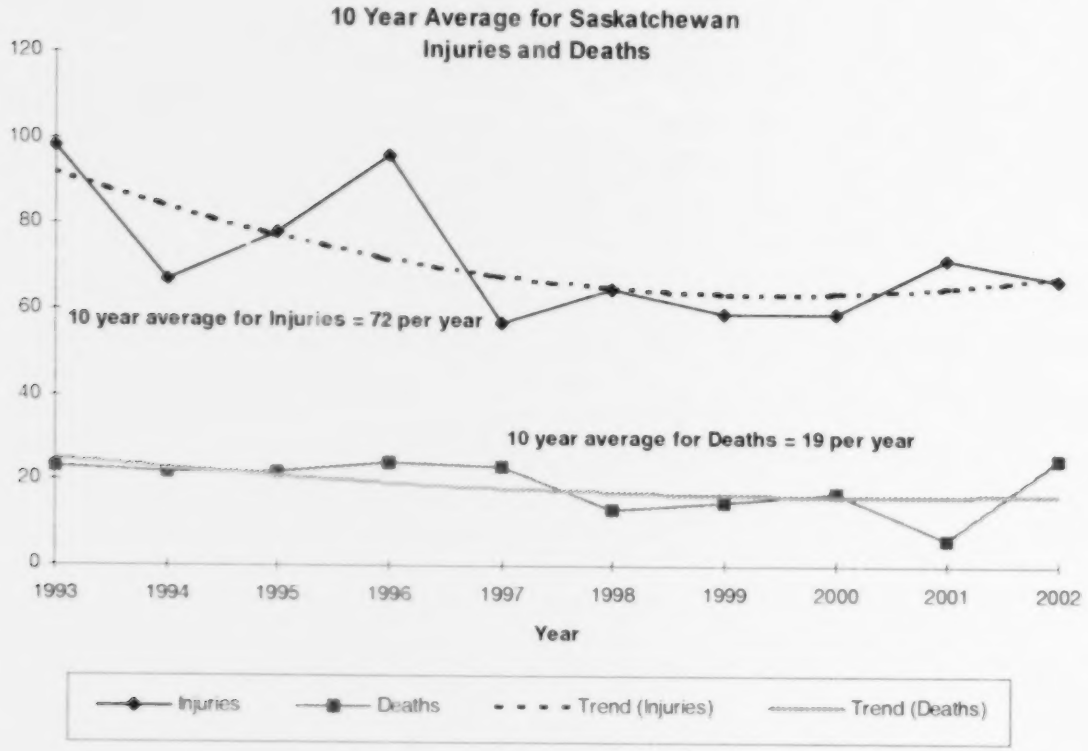


Table 11: Initial Detection

	Fires	% Of Total	Deaths	% Of Total	Injuries	% Of Total	$ Loss	% Of Total
Automatic sprinkler system.	2	0	0	0	0	0	3,500	0.0
Automatic system – other than sprinkler.	3	0	0	0	0	0	0	0.0
Heat alarm device – single station not to fire alarm system.	1	0	0	0	0	0	10,500	0.0
Initial detection – cannot be determined.	227	6	3	12	13	19	2,443,615	4.9
Initial detection – unclassified.	20	1	0	0	0	0	12,400	0.0
Smoke alarm – single station not to fire alarm system.	36	1	0	0	1	1	17,440	0.0
Smoke detector device – connected to a fire alarm system.	39	1	0	0	6	9	533,555	1.1
Visual sighting or other means of personal detection.	3488	91	22	88	47	70	45,878,372	93.8
Total	**3816**	**100**	**25**	**100**	**67**	**100**	**$48,899,381**	**100**

Table 12: Equipment Performance

	Fires	% Of Total	Deaths	% Of Total	Injuries	% Of Total	$ Loss	% Of Total
Equipment present but fire too small to require operation.	48	1	0	0	0	0	15,200	0.0
Equipment operated.	186	5	0	0	7	10	18,921,557	38.7
Equipment should have operated but didn't (no battery in smoke detector)	60	2	7	28	6	9	1,878,461	3.8
No equipment present in structure or area of origin of fire.	981	26	11	44	19	28	6,081,524	12.4
Not a structure – no equipment.	1909	50	2	8	8	12	7,721,343	15.8
Performance cannot be determined.	572	14	4	16	26	39	14,155,618	29.0
Performance unclassified.	80	2	1	4	1	1	125,677	0.3
Total	**3816**	**100**	**25**	**100**	**67**	**100**	**$48,899,381**	**100**

Table 13: Fire Loss by Source of Ignition

	# Fires	Total $ Loss	# Injuries	# Deaths
Appliances and equipment – unclassified.	27	861,922		1
Attached structure (exposure).	1			
Bar-b-q starter.	2	16,723	2	
Battery, rectifier.	19	315,030		
Bearing, belting, conveyor, brake.	79	758,375	1	
Candle, taper.	25	1,521,968	1	2
Central air conditioning and refrigeration equipment.	1	1,000		
Central heating unit.	27	163,760	3	
Chafing dish, fondue.	2	2,000		
Chemical reaction, spontaneous combustion.	35	751,000		
Chimney can not be determined	19	280,710		
Cooking equipment – unclassified.	32	465,121	2	
Cutting torch.	28	103,244	1	
Deep fat fryer - separate appliance.	9	255,000	2	
Detached structure (exposure).	1			
Dryer for clothes.	15	9,890		
Electric blanket, heating pad.	1	17,812		
Electrical distribution equipment – unclassified.	139	14,178,953		2
Exposure – unclassified.	8	226,340		
Factory built chimney.	4	45,000		

	# Fires	Total $ Loss	# Injuries	# Deaths
Fireplace.	13	674,560		
Fireworks.	2			
Fireworks/sparklers can not be determined.	3			
Flue pipe, vent connector.	1			
Fluorescent lamp. Includes ballast.	1	100		
Food warming appliance, portable.	1	6,000		
Forest, tree(s) (exposure).	3	62,560		
Fry pans, grills not on stove.	4	29,886		
Grass, shrub, brush, scrub (exposure).	1	8,257		
Heating equipment – unclassified.	25	801,451		
Hot ashes, embers not associated with smoker's material, incense.	98	205,349	1	
Igniting object – cannot be determined.	1665	7,830,114	12	7
Igniting object – undetermined.	49	671,651	1	
Incandescent lamp, lightbulb. Includes lantern, spotlight, flashlight, heat lamp.	15	414,796		
Incinerator.	1	30,000		
Individual air conditioning or dehumidifier.	4	20,000		
Individual refrigeration unit.	5	69,000	1	
Internal combustion engine. Includes exhaust system.	130	1,109,400	2	2
Lamp.	10	142,000		
Lawnmower.	2	14,600		
Lighter.	16	48,750	3	
Machinery, equipment, commercial and industrial. Excludes appliances/equipment.	9	30,000		
Match.	17	141,920	1	
Match/lighter can not be determined.	227	2,937,791	3	1
Motor 1 H.P. and over. Excludes air conditioning, refrigerator, washer, machinery, central heat, mowers	7	9,420		
Motor under 1 H.P.	4	182,100		
No igniting object.	28	543,430		
Open fire. Campfire, bonfire, warning flare, rubbish fire, thawing fire (exposure).	224	1,085,940		
Open fired broiler, fixed type.	1	5,000		
Open fired broiler, portable type includes barbecue.	12	5,025		
Other electrical equipment – unclassified.	12	137,223		
Other cooking unit.	2			
Oven of stove, range.	21	61,430		

	# Fires	Total $ Loss	# Injuries	# Deaths
Panelboard, switchboard. Includes fuse, circuit breaker.	14	816,822		
Permanent electric wiring, cable.	332	4,917,786	1	
Portable space heater. Includes room heater, salamander.	12	424,800	2	
Pressing iron/curling iron. Includes ironing machine.	1	50,000	2	
Radio, stereo, phonograph, tape recorder.	1	30,000		
Service water heater.	13	111,450	4	
Signal, telephone equipment.	1	1,500		
Smoker's material/open flame – unclassified.	11	1,020,015		
Smoker's material – cigarette.	120	1,957,902	9	7
Smoker's material – lighter.	1			
Smoker's material – match.	2	151,000		1
Smoker's material can not be determined.	2	7,560		
Snowblower.	1	26,705		
Stationary space heater.	4	178,100		2
Stove, range, top burner area – involving fire in pan.	28	18,750	2	
Stove/range/top burner area – involving fire in fryer/pot.	35	250,921	2	
Stove/range/top burner area – involving other circumstances.	69	398,739	3	
Switch, outlet. Includes receptacle, socket.	7	62,650	3	
Switchgear. Includes power switchgear only.	1	1,000		
Television, picture receiving or reproducing equipment.	1	20,000		
Temporary electric wiring, cable.	15	514,093		
Toaster, waffle iron.	3	5,000		
Torch, other than cutting, welding.	16	481,855		
Transformer.	11	500		
Washing machine.	1			
Waterbed heater.	1			
Welding equipment.	26	200,633	3	
Total	**3816**	**$48,899,381**	**67**	**25**

Table 14: Fire Loss by Act or Omission

	# Fires	Total $ loss	# Injuries	# Deaths
Act or omission – cannot be determined.	852	5,227,560	12	6
Arson or other set fires - unclassified	6	8,060		
Asleep – no suspected use of alcohol/drugs/medication.	8		1	
Automobile collision.	5			1
Animal	4	19,000		
Child playing with.	40	491,820	5	
Cleaning, washing parts.	2	17,520		
Combustible placed too close to heat.	16	446,450	2	
Construction deficiency.	1	9,200		
Construction/design/installation deficiency – undetermined.	5	81,174		
Construction/design/installation deficiency – unclassified.	4	165,000	1	
Design deficiency.	2	9,632		
Distracted, preoccupied.	20	149,012	1	
Electrical short circuit/overloaded extension cord/failure.	215	3,249,432	2	
Exposure from other fire.	19	371,009		
Fireplace – glass doors exploded.	1	5,000		
Fireplace – log rolled out.	3	4,990		
Flammable liquid to kindle fire.	2			
Fuel spilled accidentally.	4	13,610		
Hot exhaust/catalytic converter caught grass or vehicle on fire.	26	124,815		
Human failing – cannot be determined.	19	233,275		
Human failing - for example candle left burning.	47	656,895	1	2
Human failing – unclassified.	46	1,191,689	3	1
Ignorance of hazard.	63	1,138,431	3	
Improper container.	2			
Improper fuelling technique.	5	49,600	1	
Improper storage.	2			
Inadequate control of open fire.	299	1,186,819	1	
Incendiary.	124	1,445,031	4	
Incendiary – children under 18 years of age.	45	3,010,300		
Industrial truck collision.	3			
Installed too close to combustible.	7	1,003,500		
Manual control failure.	1			
Mechanical, electrical failure, malfunction – unclassified.	113	923,611	1	1

	# Fires	Total $ loss	# Injuries	# Deaths
Mechanical, electrical failure, malfunction – undetermined.	514	18,468,742	7	1
Miscellaneous – undetermined.	105	1,040,330		
Misuse of equipment – cannot be determined.	2	13,600		
Misuse of equipment – unclassified.	5	3,000		
Misuse of material ignited – cannot be determined.	4			
Misuse of material ignited – undetermined.	1			
Misuse of source of ignition – cannot be determined.	1			
Misuse of source of ignition – unclassified.	48	158,259	3	2
Other installation deficiency.	19	793,770		2
Other road vehicle collision.	6	5,800		1
Overheated cooking oil, grease, wax.	63	485,418	4	
Part failure, leak, break.	83	1,093,202	1	
Part worn out.	53	690,350		
Physical or mental disability.	1			
Riot – civil disturbance.	1			
Smoker's material.	107	2,043,402	7	8
Suspected faulty connections involving aluminum wiring.	2	137,000		
Suspected faulty connections involving copper wiring.	2	141,984		
Suspected impairment by use of alcohol/drugs/medication.	12		1	
Suspicious.	273	1,991,824	2	
Suspicious – children under 18 years of age	428	128,000		
Temporary loss of judgement suspected.	9	250		
Torch too close to.	26	263,752	3	
Vehicle crash – cannot be determined.	11			
Welding or cutting too close to.	29	208,263	1	
Total	**3816**	**$48,899,381**	**67**	**25**

Table 15: Annual Losses Adjusted by Consumer Price Index (CPI)

Year	Reported $ Value	Factor	2002 $ Value
1983	$31,920,418.00	1.71	$54,502,654.64
1984	$35,469,311.00	1.64	$58,267,582.62
1985	$25,747,955.00	1.58	$40,806,811.19
1986	$31,723,967.00	1.54	$48,874,233.42
1987	$33,703,293.00	1.47	$49,474,966.99
1988	$47,038,700.00	1.41	$66,170,314.95
1989	$46,066,565.00	1.35	$62,069,711.33
1990	$43,671,241.00	1.29	$56,341,005.92
1991	$38,707,867.00	1.23	$47,466,010.64
1992	$43,822,419.00	1.21	$53,200,416.67
1993	$37,032,957.00	1.18	$43,648,553.20
1994	$27,406,499.00	1.17	$31,991,817.10
1995	$25,492,885.00	1.14	$28,950,759.95
1996	$33,185,430.00	1.11	$36,994,593.22
1997	$47,468,264.00	1.10	$52,245,215.32
1998	$39,720,293.00	1.09	$43,130,980.06
1999	$46,214,767.00	1.07	$49,344,526.95
2000	$52,073,259.00	1.04	$54,170,468.23
2001	$57,020,496.00	1.01	$57,494,088.16
2002	$48,899,381.00		$48,899,381.00

Figure G: Annual Losses Adjusted by Consumer Price Index (CPI)

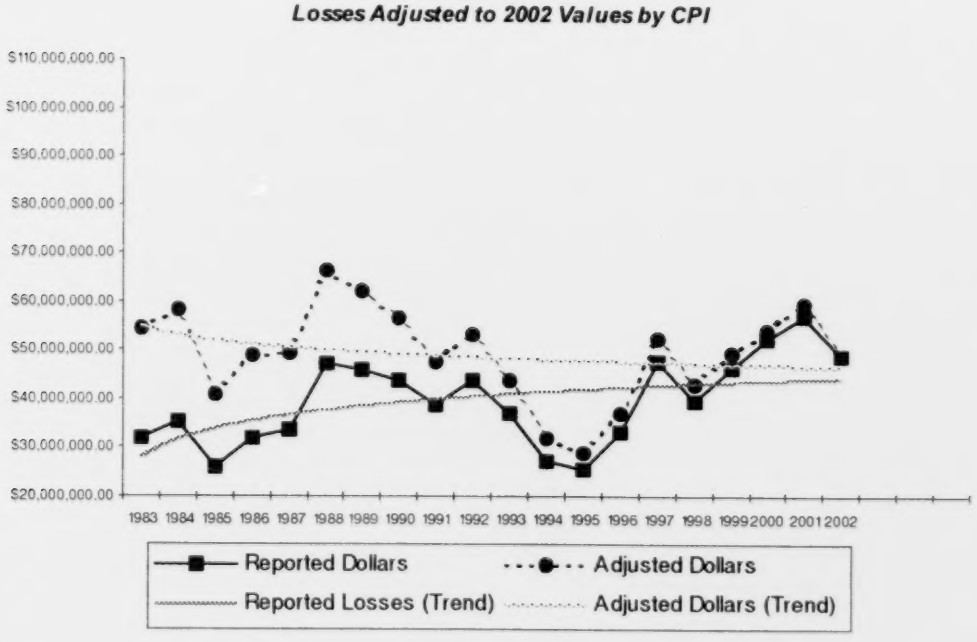


Figure H: 20 Year Fire Record – Number of Fires

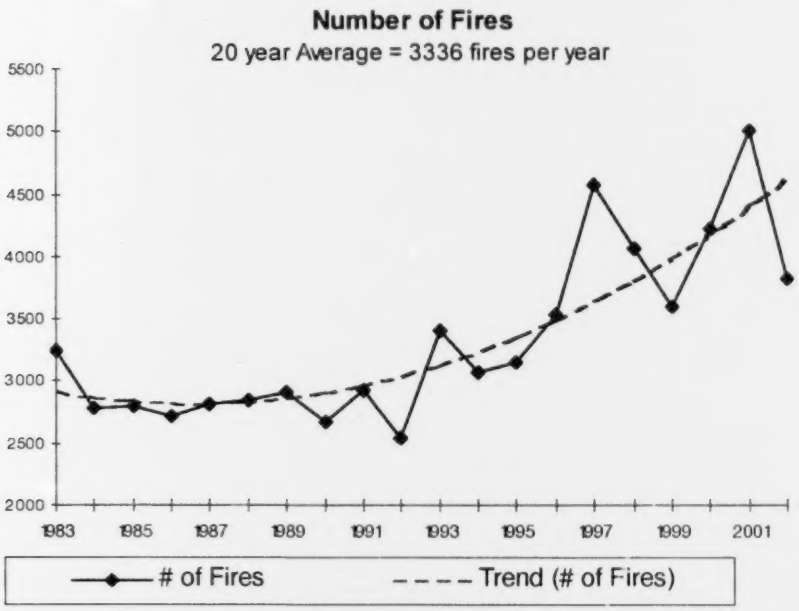


Figure I: 20 Year Fire Record – Property Loss

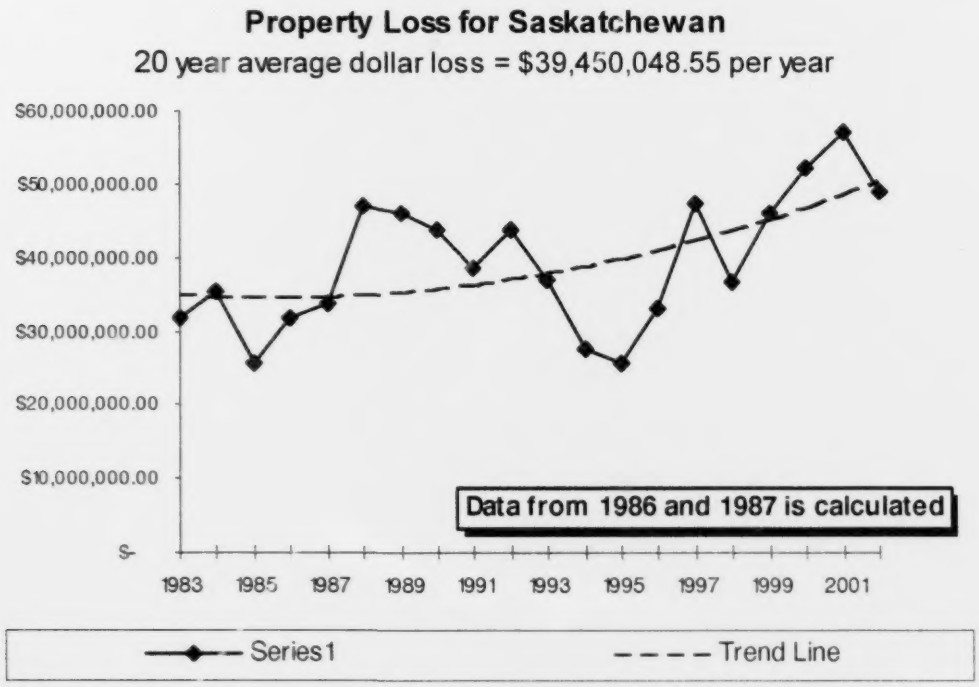


Table 16: Large Loss Fires over $500,000.00

Property	Act/Omission	$ Loss
Grain mill products manufacturing.	Mechanical/electrical failure, malfunction – undetermined.	$13,000,000
Animal barn, cattle, pigs, horses, dog kennels/other livestock.	Mechanical/electrical failure, malfunction – undetermined.	$6,550,000
Agricultural products bulk storage. No barns.	Act or omission – cannot be determined.	$5,880,000
Motor vehicle sales and services including farm implements.	Mechanical/electrical failure, malfunction – undetermined.	$5,240,248
Education facility – unclassified.	Miscellaneous – undetermined.	$4,999,168
Ice rink (excluding outside rink), curling rink.	Mechanical/electrical failure, malfunction – unclassified.	$3,034,355
Basic nonferrous metals manufacture.	Mechanical/electrical failure, malfunction – unclassified.	$2,400,000
Apartment, tenement, flat – unclassified.	Incendiary.	$2,066,947
Shed. Includes implement shed.	Miscellaneous – undetermined.	$2,000,000
Lumberyards, building materials. Excludes storage.	Inadequate control of open fire.	$2,000,000
Cow/cattle/pig production. Excludes milk processing.	Suspicious.	$1,773,139
Sawmill, planing mill, wood products mill.	Welding or cutting too close to.	$1,722,000
Hardware store.	Miscellaneous – undetermined.	$1,600,000
Vehicles and related equipment – unclassified.	Mechanical/electrical failure, malfunction – undetermined.	$1,500,000
Elevators, grain, commercial.	Mechanical/electrical failure, malfunction – undetermined.	$1,250,000
Cow/cattle/pig production. Excludes milk processing.	Smoker's material.	$1,250,000
Elevators, grain, commercial.	Incendiary – children under 18 years of age.	$1,113,000
Animal barn, cattle, pigs, horses, dog kennels/other livestock.	Miscellaneous – undetermined.	$1,000,000
Mineral materials, cement, lime, gypsum or other.	Part worn out.	$1,000,000
Petroleum/gas well with accompanying reservoir and batteries, etc.	Mechanical/electrical failure, malfunction – undetermined.	$1,000,000
Bridge, overpass, trestle.	Inadequate control of open fire.	$1,000,000
Petroleum/gas well with accompanying reservoir and batteries, etc.	Miscellaneous – undetermined.	$1,000,000
Arena, stadium, amusement/entertainment tent.	Mechanical/electrical failure, malfunction – undetermined.	$1,000,000
Apartment, tenement, flat – 20+ units.	Incendiary – children under 18 years of age.	$1,000,000
Bridge, overpass, trestle.	Act or omission – cannot be determined.	$930,000
Animal barn, cattle, pigs, horses, dog kennels/other livestock.	Combustible placed too close to heat.	$912,200

Property	Act/Omission	$ Loss
Animal barn, cattle, pigs, horses, dog kennels/other livestock.	Installed too close to combustible.	$900,000
Cow/cattle/pig production. Excludes milk processing.	Incendiary – children under 18 years of age.	$882,000
Motor vehicle repair garage/paint shop. No car washing.	Act or omission – cannot be determined.	$872,750
Basic metal products manufacture.	Welding or cutting too close to.	$800,000
Restaurant.	Mechanical/electrical failure, malfunction – undetermined.	$800,000
Animal barn, cattle, pigs, horses, dog kennels/other livestock.	Misuse of source of ignition – unclassified.	$800,000
Farm facility – unclassified.	Act or omission – cannot be determined.	$800,000
Animal barn, cattle, pigs, horses, dog kennels/other livestock.	Part failure, leak, break.	$775,000
Construction equipment. Excludes crane, grader.	Misuse of source of ignition – cannot be determined.	$715,000
Lumberyards, building materials. Excludes storage.	Misuse of equipment – unclassified.	$702,995
Animal barn, cattle, pigs, horses, dog kennels/other livestock.	Human failing – cannot be determined.	$700,000
Animal barn, cattle, pigs, horses, dog kennels/other livestock.	Act or omission – cannot be determined.	$657,625
Hotel, inn, lodge – year round use.	Miscellaneous – undetermined.	$600,000
Semi-trailer truck.	Part failure, leak, break.	$600,000
Cow/cattle/pig production. Excludes milk processing.	Act or omission – cannot be determined.	$599,936
Motor vehicle repair garage/paint shop. No car washing.	Mechanical/electrical failure, malfunction – undetermined.	$582,000
Dwelling, year-round use (1-family).	Incendiary.	$560,000
Hotel, inn, lodge – unclassified.	Act or omission – cannot be determined.	$555,000
Mercantile miscellaneous – unclassified.	Incendiary.	$500,000
Sawmill, planing mill, wood products mill.	Mechanical/electrical failure, malfunction – undetermined.	$500,000
Motor vehicle sales and services including farm implements.	Human failing – cannot be determined.	$500,000
Basic industrial chemicals. No monomers and plastics.	Act or omission – cannot be determined.	$500,000
Industrial truck, forklift, streetsweeper, garbage, skidder, gravel.	Mechanical/electrical failure, malfunction – undetermined.	$500,000

Table 17: Property at Risk Versus Claims Paid

Adjuster/Insurance Co.	Fires	Deaths	Injuries	$ Property at Risk	$ Est. Damage
No Insurance Report Filed	2346	14	37	51,130,034	20,172,177
All Claims General Insurance Adjusters	3			965,000	666,000
Axa Pacific Ins. Co.	1			30,000	5,000
Brouwer Claims Canada	1			200,000	200,000
Canadian General Ins.	1				
Cherry Insurance	1				
Co-Operators	159	1	1	20,482,835	3,950,658
Federated Insurance Co.	2			507,500	304,400
Galon Ins.	1			58,000	14,500
Gateway Adjusters	2			3,335,500	10,300
Henderson Insurance	1			138,500	600
Heritage Insurance	4			447,000	53,500
Insurance Associated	11			7,608,000	9,000
Liberty Mutual Insurance	1			100,000	4,000
Lloyds Of London	3			93,000	42,900
Lombard General Ins.	7			1,630,599	1,445,599
Mennonite Mutual Ins.	31			3,028,275	2,092,510
Portage La Prairie	13			1,494,000	219,600
Reed Stenhouse	2				
Royal Insurance Co.	5			1,685,700	224,000
Sask Mutual Inc.	36			4,856,173	1,220,949
SGI	985	9	21	47,888,867	13,258,844
SSTA	3			147,400,000	295,000
Wawanesa	197	1	6	47,926,379	4,709,843
Total	**3816**	**25**	**67**	**$341,005,362**	**$48,899,381**